

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION**

**IN RE:**  
**TAMMY RACHELLE HIBBLER**  
**DEBTOR(S)**

**CASE NO. 13-70282 - HDH -13**

**Hearing Date: 10/16/2013**  
**Hearing Time: 10:00 AM**

**TRUSTEE'S OBJECTION TO CONFIRMATION OF PLAN**

**TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:**

COMES NOW WALTER O'CHESKEY, Standing Chapter 13 Trustee (hereinafter referred to as Trustee), and files this Objection to Confirmation in opposition to confirmation of Debtors' Chapter 13 Plan and Motion for Valuation filed herein by the above debtor(s), and would respectfully show the Bankruptcy court:

- 1 Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on 7/31/2013.
- 2 Debtor(s) are below median income per 11 U.S.C. Sec. 1325 (b)(4).
- 3 Trustee alleges Debtor's Schedule C contains improper exemptions. Trustee filed an objection to Debtor's exemptions on September 11, 2013.
- 4 Trustee is unable to determine Debtor's equity in non-exempt property until Trustee's objection to exemptions is resolved. Trustee objects to confirmation in accordance with 11 U.S.C. 1325 (a)(4).
- 5 Trustee is unable to verify all pre-petition tax returns have been filed as required by 11 U.S.C. 1308.
- 6 The Statement Under Penalty of Perjury Concerning All Applicable Federal, State, and Local Tax Returns filed July 31, 2013 states all applicable tax returns have not been filed.
- 7 Trustee objects to confirmation in accordance with 11 U.S.C. 1325 (a)(9).

WHEREFORE, the Trustee prays that the Bankruptcy Court deny Confirmation of the Debtor(s) Chapter 13 Plan and Motion for Valuation and for such other relief to which this bankruptcy estate may be justly entitled.

Date: 10/8/2013

Respectfully submitted,  
/s/ Walter O'Cheskey  
6308 Iola Avenue  
Lubbock, TX 79424

I hereby certify that a true and correct copy of the foregoing Trustee's Objection to Confirmation was this date served on the following parties at the addresses listed below by electronic service or by U.S. First Class Mail:

Debtor(s) Attorney  
MONTE J WHITE  
ATTORNEY AT LAW  
1106 BROOK AVE HAMILTON PLAC  
WICHITA FALL TX 76301-0000

Debtor(s)  
TAMMY RACHELLE HIBBLER  
1503 S FM 369  
BURKBURNETT TX 76354

Date: 10/8/2013

/s/ Walter O'Cheskey  
Office of the Standing Trustee

TAMMY RACHELLE HIBBLER  
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